

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

David Frederick Ralls,

Debtor.

Chapter 13
Case No. 24-12228-AMC

Certificate of Service

I certify that on this date I served a true and correct copy of the Debtor's Second Amended Chapter 13 Plan on the following parties by first class mail or through the CM/ECF system:

U.S. Trustee (CM/ECF)

Scott F. Waterman (CM/ECF)

Ardent Federal Credit Union (CM/ECF)

Lima One Capital, LLC (CM/ECF)

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Date: May 6, 2025



Michael A. Cibik (#23110)
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
215-735-1060
mail@cibiklaw.com